## Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 1 of 47

Blumberg's Law Products Form B1, p.1 (04/07)

**Blumberg**Excelsior, Inc., Publisher, NYC 10013

Established 1867									
	United State							Volur	ntary Petition
No	ORTHERN D	istrict of	Illi	inois					•
Name of Debtor(if individual, enter Last, Firs BRYANT: ALTON	st, Middle):			Name of 3	Joint Debtor	(Spouse) (La	ast, First, Mi	ddle):	
All Other Names used by the debtor in the las maiden and trade names): None	t 8 years (include	е			Names used nd trade nam		debtor in the	e last 8 yea	ars (include
Last four digits of Soc. Sec. No./Complete EI (if more than one, state all): 0267	N or other Tax I.	D. No.			digits of Soc han one, stat		omplete EIN	or other	Γax I.D. No.
Street Address of Debtor (No. & Street, City a 4720 N. Troy, Apt. 2	and State):			Street Ad	dress of Join	t Debtor (No	o. & Street, C	City and St	ate):
Chicago, IL 60625		ZIP CODE							ZIP CODE
County of Residence or of the Principal Place	e of Business:			County of	f Residence	or of the Prir	ncipal Place	of Busines	ss:
Mailing Address of Debtor (if different from	street address):			Mailing A	Address of Jo	int Debtor (i	if different fr	om street	address):
		ZIP CODE							ZIP CODE
Location of Principal Assets of Business Deb	tor (if different fr	rom street a	address abo	ove):					ZIP CODE
Type of Debtor (Form of Organization) (Check one box)	Natur (Check all	e of Busine		Char	oter of Bank		e Under Wh		etition is Filed
<ul> <li>☒ Individual (includes Joint Debtors)</li> <li>See Exhibit D on page 2 of this form.</li> <li>☐ Corporation (includes LLC and LLP)</li> <li>☐ Partnership</li> <li>☐ Other (If debtor is not one of the</li> </ul>	☐ Health Care ☐ Single Asset defined in 11	Business Real Estate	e as	☑ Chapte ☐ Chapte		napter 11	☐ Chapter 1: of a Foreig☐ Chapter 1:	5 Petition gn Main P 5 Petition	for Recognition roceeding for Recognition in Proceeding
above entities, check this box and state type of entity below.)  Tax-Exempt Entity	nd			Nature of Debts (check one box)  ☑ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts.  □ incurred by an individual primarily for a personal, family, or house-				are primarily	
(Check box, if applicable.)  Debtor is a tax-exempt organization under Title 26 of the United States  Code (the Internal Revenue Code).	Other			hold p	one box:	Chap	pter 11 Debt		
Filing Fee (Ch   □ Full Filing Fee attached  □ Filing Fee to be paid in installments (Appattach signed application for the court's condebtor is unable to pay fee except in install See Official Form 3A.	consideration cert	tifying that	the	☐ Debtor	is not a sma	ll business d	lebtor as defi	ned in 11	.C. §101(51D). U.S.C. §101(51D). cluding debts
☐ Filing Fee Waiver requested (Applicable Must attach signed application for the co Form 3B.				☐ A plan☐ Accept	applicable be is being file ances of the itors in acco	d with this p plan were so	etition. blicited prepe	etition from	n one or more classes
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for  ☑ Debtor estimates that, after any exempt proper unsecured creditors									ACE FOR COURT USE ONLY
of Creditors 49 99 1	00- 200- 99 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	†	
Estimated Assets	\$1,000,001 to \$100 million	More \$100 m	illion						
Estimated Debts								1	
\$0 to \$50,001 to \$50,000	\$100,001 t \$1 million	0		Million 0 million		More than \$100 million	l		
								1	

## Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 2 of 47

Blumberg's
Law Products

Established 1887

Form B1, p.2 (04/07)

 $\textbf{Blumberg} \textit{Excelsior}, \textit{Inc.}, \textit{Publisher}, \textit{NYC} \ 10013$ 

Eafublished 1867						
untary Petition Name of Debtor(s):						
(This page must be completed and filed in every case)	completed and filed in every case)  BRYANT: ALTON					
All prior Bankruptcy Cases Filed Within L	ast 8 Years (If more than two, attach additional she	eet)				
Location Where Filed:	Case Number Date Filed:					
Pending Bankruptcy Case Filed by any Spouse, Part	ner or Affiliate of this Debtor (If more than one, att	ach additional sheet)				
Name of Debtor:	Case Number: Date Filed:					
District	Relationship: Judge:					
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 134 and is requesting relief under chapter 11.)  □ Exhibit A is attached and made part of this petition.  Does the debtor own or have possessions.	(To be completed if debtor is required to file periodic reports e.g., forms 10K and 10Q) with the Securities and Exchange commission pursuant to Section 13 or 15(d) of the Securities exchange Act of 134 and is requesting relief under chapter 11.)  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.					
*	dentifiable harm to public health or safety?	ose a filicat of				
☐ Yes, and Exhibit C is attached and made a part of this petition.  ▼ No						
	Exhibit D					
(To be completed by every individual debtor. If a joint petition is filed	, each spouse must complete and attach a seper	ate Exhibit D.)				
<ul> <li>Exhibit D completed and signed by the debtor is attached and made a part of this petition.</li> <li>If this is a joint petition:</li> <li>Exhibit D also completed and signed by the joint debtor is attached and made part of this petition.</li> </ul>						
Informati (C	ion Regarding the Debtor-Venue heck any applicable box)					
▼ Debtor has been domiciled or has had a residence, principal place of proceeding the date of this petition or for a longer part of such 180		or 180 days immediately				
☐ There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.						
Debtor is a debtor in a foreign proceeding and has its principal place of business, or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this district.						
Statement by a Debtor Who F	Resides as a Tenant of Residential Property (Check all applicable boxes)					
☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)						
Name of landlord that obtained judgment:						
Address of landlord:						
☐ Debtor claims that under applicable nonbankruptcy law, there are comonetary default that gave rise to the judgment for possession, after						
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.						

**Blumberg**Excelsior, Inc., Publisher, NYC 10013

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): BRYANT: ALTON
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.	I declare under penalty of perjury that the information provided in this petition is true and correc, that I am the foreign representative of a
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.  I request relief in accordance with the chapter title 11, United States	§1515 of title 11 are attached.  Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of
Code, specified in this petition.  X /S/ Alton Bryant	the foreign main proceeding is attached.
Signature of Debtor	X
X	(Signature of Foreign Representative)
Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)  12/21/2007	<u>12/21/2007</u> Date
Date Signature of Attorney	Signature of Non-Attorney Poulsmenter Detition Proposes
Signature of Attorney	Signature of Non-Attorney Bankruptcy Petition Preparer
X /S/ Carl B. Boyd Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s) Carl B. Boyd #6206607 Firm Name Starks & Boyd, P.C. Address 11528 S. Halsted Chicago, IL 60628	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this coument and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number (773) 995-7900 Date 12/21/2007	Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. §110.)
Signature of Debtor(Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
XSignature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared
Printed Name of Authorized Individual	or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of
Date 12/21/2007	title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Blumberg's Law Products Established 1887

B 201 (4/06)

BlumbergExcelsior, Inc., Publisher, NYC 10013

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

B 201 Page 2

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
 After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Prepared Address:	arer Social Security number (If the beginning petition preparer is not an individual Social Security Address: number principal, responsible person, or 110.)	idual, state the er of the officer,
X Signature of Bankruptcy Petition Preparer or officer, princ responsible person, or partner whose Social Security numb provided above.	• '	
Certificat	e of the Debtor	
I (We), the debtor(s), affirm that $I$ (we) have received and $I$ BRYANT: ALTON	read this notice.	
	X/S/ Alton Bryant	12/21/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No (if known)	X	12/21/2007
	Signature of Joint Debtor (if any)	Date

Blumberg Excelsior, Publisher, NYC 10013

#### UNITED STATES BANKRUPTCY COURT

NORTHERN District of Illinois

In re BRYANT: ALTON Case No.

Debtor(s)

(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

BRYANT: ALTON

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will any filing fee you paid, and your creditors will be able to resume collection activities agaist you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- I. Within the 180 days **before the filing of my bankruptcy case,** I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case,** I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

## Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 7 of 47



Form B1, Exhibit D (10/06) Page 2 **Blumberg** Excelsior, Publisher, NYC 10013

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling breifing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the developed through the agency. Any extension of the 30-day deadline can be granted only 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4)as physically impaired to the extent of being unable, after reasonable effort, to participate a credit counseling briefing in person. by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /S/ Alton Bryant  BRYANT: ALTON
Date: 12/21/2007

## Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 8 of 47

Blumberg's Law Products **Blumberg**Excelsior, Inc., Publisher, NYC 10013

3085W Stmt of Comp.: Rule 2016(b) (12-95)

UNITED ST	TATES BANKRUPTCY C	OURT NORTHERN DIS	STRICT OF Illinois	1
In BRYANT:	ALTON	Debtor(s	) Case No.	(if known)
		ST	ATEMENT	
		Pursus	ant to Rule 2016(b)	
The u	ndersigned, pursuant to Rule 2016(b) Bankruptc	y Rules, states that:		
(1)	The undersigned is the attorney for the debtor(s)	in this Case.		
(2)	The compensation paid or agreed to be paid by (a) for legal services rendered or to be render with this case (b) prior to filing this statement, debtor(s) ha (c) the unpaid balance due and payable is	red in comtemplation of and in connection	\$ \$ \$	801.00 401.00 400.00
(3)	\$ 299.00	of the filing fee in this case has been paid.		
	The services rendered or to be rendered include  (a) analysis of the financial situation, and reno petition under title 11 of the United States  (b) preparation and filing of the petition, sche  (c) representation of the debtor(s) at the meetited states.	dering advice and assistance to the debtor(s) Code. dules, statement of affairs and other docume	Ü	
(5)	The source of payments made by the debtor(s) t performed, and	o the undersigned was from earnings, wages	and compensation for services	
(6)	The source of payments made by the debtor(s) t earnings, wages and compensation for services		maining, if any, will be from	
(7)	The undersigned has received no transfer, assig	nment or pledge of property except the follo	wing for the value stated:	

Dated: 12/21/07

Respectfully submitted,
/S/ Carl B. Boyd

(8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm,

Attorney for Petitioner
Carl B. Boyd #6206607

Attorney's name and address

Starks & Boyd, P.C. 11528 S. Halsted, Chicago, IL 60628

any compensation paid or to be paid except as follows:

Document

Entered 12/21/07 15:46:32 Desc Main Page 9 of 47

Form B8 (10/06)

BlumbergExcelsior, Inc., Publisher, NYC 10013

#### UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF Illinois

in re:BRYANT:

ALTON

Debtor(s)

Case No. Chapter 7

Description of Secured Property	Creditor's name	Property will be Surrendered	Property	Property will be redeemed	Debt will be reaffirmed pursuant to
2002 Chevrolet Trailblazer 2001 Toyota Camry	Citizens Automobile Fina Toyota Financial Service		х		X X
Description of Leased Property	Lessor's name Le	ease will be ass	umed purs	suant to 11 U	.S.C. 362(h)
2/21/2007 Date: Signature of Debtor	Signature of Co	By.	ent		
DECLARATION A	ND SIGNATURE OF NON-ATTORNEY	BANKR	UPTCY	·	
I declare under penalty of perjury that: compensation and have provided the de 110(h), and 342(b); and (3) if rules or g	(1) I am a bankruptcy petition preparer as defined in btor with a copy of this document and the notices and uidelines have been promulgated pursuant to 11 U.S. arers, I have given the debtor notice of the maximum ne debtor, as required by that section.	11 U.S.C. §1 d informatior .C. §110(h) s	required etting a n	l under 11 Unaximum fee	I.S.C. §§11 for service
	Bankruptcy Petition Preparer	Soci	al Secur J.S.C. §1	ity No. (Re	equired by
Print or Type Name and Title, if any, of					e officer,
	ot an individual, state the name, title (if any), address or who signs this document.	, una sociai i			
If the bankruptcy petition preparer is no principal, responsible person, or partne	r who signs this document.		/21/20	007	

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110;

### Case 07-24141 Doc 1 Filed 12/21/07

Document

#### Entered 12/21/07 15:46:32 Desc Main Page 10 of 47



3091W Reaffirmation agreement, declaration of attorney, 1-99

	FOR COURT USE ONLY
Date Petition Filed	
Bankruptcy Judge	

#### UNITED STATES BANKRUPTCY COURT NORTHERN

DISTRICT OF Illinois

In re: BRYANT: ALTON

Debtor(s) Case No.

(if known)

Chapter 7

#### REAFFIRMATION AGREEMENT

The undersigned Debtor(s) reaffirms the following debt on the terms set forth.

(1)	(2)	(3)	(4)	(5)
Name of creditor (Including last known	Specify when claim was incurred and the consideration therefore;	Indicate if	Н	Amount
holder of any negotiable Instrument) and	when claim is contingent, unliquidated, disputed, subject to setoff,	claim is	W	of
complete mailing address including zip code.	evidenced by a judgment, negotiable instrument, or other writing, or	contingent,	or	Claim
	incurred as partner or joint contractor, so indicate; specify name of	unliquidated	J	
	any partner or joint contractor on any debt.	or disputed		
				l

Cirtizens Automobile P O Box 42115 Providence, RI 02940

Unliquidated

Unliqu

10067.67

The terms of the reaffirmation are as follows:

Debtor does not make car payments of \$616.66. His niece, Stefannie Carr, makes the monthly payments on the vehicle and the vehicle is in her possession.

The terms of	of the reaffirmation are set forth on the		
Date	Signature of Creditor	12/21/07	allon Bryot Signature of Decipor
			Signature of Debtor

with the court, whichever occurs later, by giving notice of rescission to the holder of this claim. This agreement is not required by the Bankruptcy Code, under nonbankruptcy law, or under any agreement not in accordance with Section 524(c) of the Bankruptcy Code.

**DECLARATION OF ATTORNEY** [Carl B. Boyd the attorney that represented the Debtor(s) during the negotiation of the above agreement, declare that this agreement (a) represents a fully informed and voluntary agreement by the Debtor(s), and (b) does not impose an undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences of an agreement of this kind and any default under such an/agreement.

Executed on		12.16.61		1/	K	/
	·· <del></del>	, , , , , , , , , , , , , , , , , , , ,	 Signature of Att	6rg	фy	for Debtor(s)

Document

Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Page 11 of 47

3091W Reaffirmation agreement, declaration of attorney, 1-99

	FOR COURT USE ONLY
Date Petition Filed	
Bankruptcy Judge	A

#### UNITED STATES BANKRUPTCY COURT NORTHERN

DISTRICT OF Illinois

In re: BRYANT: ALTON

Debtor(s) Case No.

(if known)

Chapter 7

REAFFIRMATION AGREEMENT

The undersigned Debtor(s) reaffirms the following debt on the terms set forth.

(1)	(2)	(3)	(4)	(5)
Name of creditor (Including last known	Specify when claim was incurred and the consideration therefore;	Indicate if	H	Amount
holder of any negotiable Instrument) and	when claim is contingent, unliquidated, disputed, subject to setoff,	claim is	w	of
complete mailing address including zip code.	evidenced by a judgment, negotiable instrument, or other writing, or	contingent,	or	Claim
	incurred as partner or joint contractor, so indicate; specify name of	unliquidated	J	
	any partner or joint contractor on any debt.	or disputed		1
]		1		

Toyota Financial Serv P O Box 5855 Carol Stream, IL 60197-5855

Unliquidated

Unliqu

5906.77

The terms of the reaffirmation are as follows: Debtor will continue to make regular monthly payments of \$281.22.

	he reaffirmation are set forth on the (	Creditor's Form of Reaffi	rmation Agreement annexed
		12/21/07	altra Brugat
Date	Signature of Creditor	Date /	Signature of pebtor
			Signature of Debtor
with the court, whichev required by the Bankrupto 524(c) of the Bankrupto I, Carl B. Boyo agreement, declare that to not impose an undue har	ay be rescinded at any time prior to the rescinded at any time prior to the rescurs later, by giving notice of ptcy Code, under nonbankruptcy left Code.  DECLARATION the attorney that his agreement (a) represents a fully	f rescission to the hold law, or under any agree of the ATTORNEY at represented the Debto informed and voluntary ant of the Debtor(s). I have y default under such an a	do days after this agreement is filed ler of this claim. This agreement is not ement not in accordance with Section of the above agreement by the Debtor(s), and (b) does be fully advised the Debtor(s) of the legal agreement.



Federal Bankruptcy Cover (10/06)

BlumbergExcelsior, Inc., Publisher, NYC 10013

## Case No.

In RA BRYANT:

## United States Bankruptcy Court

NORTHERN DISTRICT OF Illinois

TH 100	Debtor(s)
Chapter	7
Last four digits of Soc. Sec. No./ Complete EIN or other Tax I.D. No.(If more than one, state all):	0267

# Petition, Schedules and Statement of Financial Affairs

Carl B. Boyd #6206607 Starks & Boyd, P.C.

Attorney(s) for Petitioner Office & Post Office Address & Telephone Numbe 11528 S. Halsted Chicago, IL 60628 (773) 995-7900

 Clark	
Clerk	

Form B6 SUM (10/06)

#### UNITED STATES BANKRUPTCY COURT NORTHERN

DISTRICT OF Illinois

In re: BRYANT: ALTON Debtor(s) Case No. Chapter

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	Attached (Yes/N	lo)	Num	ber of Sheets	Amounts Scheduled			
Name of Sc	chedule			Assets		Liabilities	Other	
A - Real Property		x	1		0.00			
B - Personal Property	/	x	5	57	620.00			
C - Property Claimed	as Exempt	x	1					
D - Creditors Holding	Secured Claims	x	1			15974.44		
E - Creditors Holding Priority Claims	Unsecured	х	1			0.00		
F - Creditors Holding Nonpriority Claim	Unsecured s	х	5			71,166.60		
G - Executory Contra Unexpired Leases	cts and s	x	1					
H - Codebtors		x	1					
I - Current Income of Individual Debtor		x	1				2846.68	
J - Current Expenditu Individual Debtor		x	1				2921.22	
Total Number of Sh	neets of All Schedu	les	18					
	To	tal As	sets	5	7620.00			
				Total I	₋iabilities	87141.04		

BlumbergExcelsior, Inc., Publisher, NYC 10013

## United States Bankruptcy Court District Of Illinois

NORTHERN
In re: BRYANT: ALTON

Debtor(s)

Case No.

Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

#### This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the following:**

State the lone will be	
Average Income (from Schedule I Line 16)	\$ 2846.68
Average Expences (from Schedule J, Line 18)	\$ 2921.22
Current Monthly Income (from Form 22A Line 12; <b>OR</b> Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 3,779.00

#### State the following:

1. Total from Schedule D, "Unsecured Portion, IF		•	0.00
ANY" column		٠	0.00
2. Total fromSchedule E, "AMOUNT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$	71,166.60
5. Total from non-priority unsecured debt (sum of 1, 3, and 4)		\$	71,166.60

Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 15 of 47

Blumberg's
Law Products

Entertialized 1867

Form B6 A (10/06)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re:BRYANT: ALTON Debtor(s) Case No. (if known)

## **SCHEDULE A - REAL PROPERTY**

- SCHED	JLE A - KEAL I K			
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	L M L	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	To	otal ->		(Report also on Summary of

(Report also on Summary of Schedules)

Document Page 16 of 47 BlumbergExcelsior, Inc., Publisher, NYC 10013

re: BRYANT: ALTON Debtor(s) Case No. (if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
01 Cash on hand				
02 Checking savings or other financial accounts certificates of deposit or shares in banks savings and loan thrift building and loan and homestead associations or credit unions brokerage houses or cooperatives.		Cash		100.00
		Checking account with Chase Bank, Chicago, IL		20.00
03 Security Deposits with public utilities telephone companies landlords and others.	х			
04 Household goods and furnishings including audio video and computer equipment.		Household furnishings		1,500.00
05 Books; pictures and other art objects; antiques; stamp coin record tape compact disc and other collections or collectibles.	х			
06 Wearing apparel.		Clothing and shoes		1,000.00
07 Furs and jewelry.	х			
(Include amounts from any continua Continuation sheets attached	tion sh	neets attached. Report total also on Summary of Schedules)	otal ->	2,620.00

Document Page 17 of 47 BlumbergExcelsior, Inc., Publisher, NYC 10013

n re: BRYANT: ALTON Debtor(s) Case No. (if known)

TYPE OF PROPERTY  N O N E  DESCRIPTION AND LOCATION OF PROPERTY  H J C  08 Firearms and sports photographic and other hobby equipment.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
photographic and other hobby	
09 Interests in x insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	
10 Annuities. Itemize x and name each issuer.	
11 Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1) Give particulars.(file separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	
12 Interests in IRA ERISA Keogh or other pension or profit sharing plans. Give particulars. Pension with City of Chicago.	46,000.00
13 Stock and interest in incorporated and unincorporated businesses. Itemize.	
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)  Total ->  Continuation sheets attached	48,620.00

 $\begin{array}{cc} \textbf{Document} & \textbf{Page 18 of 47} \\ \textbf{Blumberg} \textbf{E}_{\textbf{X}} \textbf{celsior}, \textbf{Inc.}, \textbf{Publisher}, \textbf{NYC} \ 10013 \end{array}$ 

In re: BRYANT: ALTON Debtor(s) Case No. (if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C H H	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14 Interest in partnerships or joint ventures. Itemize.	х			
15 Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16 Accounts receivable.	х			
17 Alimony maintenance support and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18 Other liquidated debts owing debtor including tax refunds. Give particulars.	х			
19 Equitable or future interests life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A of Real Property.	х			
20 Contingent and non-contingent interests in estate of a decedent death benefit plan life insurance policy or trust.	x			
(Include amounts from any continua Continuation sheets attached	tion sh	leets attached. Report total also on Summary of Schedules)	_l Γotal ->	48,620.00

Document Page 19 of 47 BlumbergExcelsior, Inc., Publisher, NYC 10013

n re: BRYANT: ALTON Debtor(s) Case No. (if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21 Other contingent and unliquidated claims of every nature including tax refunds counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	х			
22 Patents copyrights and other general intellectual property. Give particulars.	х			
23 Licenses franchises and other general intangible. Give particulars.	х			
24 Customer lists or compilations containing personally identifiable information (as defined in 11U.S.C. §101(41A)) provided by individuals connected with obtaining product or service from the debtor primarily for personal family or household purposes.	x			
25 Automobiles trucks trailers and other vehicles and accessories.				
		2001 Toyota Camry 2002 Chevrolet Trailblazer		3,000.00
(Include amounts from any continua Continuation sheets attached	ition sh	neets attached. Report total also on Summary of Schedules)	otal ->	57,620.00

Document Page 20 of 47 BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: BRYANT: ALTON Debtor(s) Case No. (if known)

### **SCHEDULE B - PERSONAL PROPERTY**

	<u> </u>	OCEE D - TERSONAL TROTERTT		CURRENT VALUE OF
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C H H	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26 Boats motors and accessories.	х			
27 Aircraft and accessories.	х			
28 Office equipment furnishings and supplies.	x			
29 Machinery fixtures equipment and supplies used in business.	х			
30 Inventory.	x			
31 Animals.	x			
32 Crops-growing or harvested. Give particulars.	x			
33 Farming equipment and implements.	x			
34 Farm supplies chemicals and feed.	х			
35 Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any continue	ation sh	neets attached. Report total also on Summary of Schedules)	otal ->	57.620.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)
\_\_\_\_ Continuation sheets attached

57,620.00

### Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Case 07-24141 Form B6 C (04/07)

Document Page 21 of 47
BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: BRYANT: ALTON Debtor(s) Case No. (if known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds \$136,875
11 U.S.C. § 522(b)(2)	
X 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	100.0	0 100.0
Checking account with Chase Bank, Chicago, IL	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	20.0	0 20.0
Household furnishings	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	1,500.0	0 1,500.0
Clothing and shoes	735 ILCS 5/12-1001(a) Wearing Apparel Bible School Books and Famil Pictures	1,000.0	0 1,000.0
Pension with City of Chicago.	735 ILCS 5/12-1006 Retirement Funds	46,000.0	0 46,000.0
2001 Toyota Camry	735 ILCS 5/12-1001(c) Motor Vehicle	2,400.0	0 3,000.0

In re: BRYANT: ALTON Debtor(s) Case No.

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors l	noldi	ng se	ecured claims to report on this Sc	hedule D		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTON AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D
A/C# 000002708755208			VALUE\$ 6,000.00	10,067.67		
Cirtizens Automobile Finan P O Box 42115 Providence, RI 02940-2115			Auto loan on 2002 C	hevrolet Trail	olazer	U
A/C# 0046270116			VALUE\$ 3,000.00	5,906.77		
Toyota Financial Services P O Box 5855 Carol Stream, IL 60197-585 (800) 874-8822	a Financial Services Auto loan on 2001 Toyota Camry ox 5855 Stream, IL 60197-585				U	
A/C#			VALUE \$			
A/C#			VALUE \$			T
A/C#			VALUE \$			
A/C#			VALUE \$			
A/C#			VALUE \$			T
	-					-
1			Subtotal ->	15,974.44	0.00	$\top$
			(Total of this page) Total ->	15,974.44	0.00	┥
Continuation Sheets attached. (use only of	n las	t page		15,874.44	0.00	_

(Report total also on Summary of Schedules) (If applicable, Report also on Statistical Summary of Certain Liabilities and Related Data.)

<sup>\*</sup>If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

In re: BRYANT:

Form B6 E (04/07)

ALTON

Debtor(s) Case No. (if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

X	X Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.										
TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)											
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C § 507(a)(2).										
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$10,950 per employee, earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occured first, to the extent provided in 11 U.S.C. § 507(a)(4)										
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occured first, to the extent provided in 11 U.S.C. § 507(a)(4).										
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$5400 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(6).										
	Deposits by individuals  Claims of individuals up to a maximum of \$2425 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7)										
	<b>Alimony, Maintenance, or Support</b> Claims of a spouse, former spouse, or child of the	ne de	btor	or alimony, maintenance, or support, t	o the extent provided in U.	S.C. § 507(a)(7).					
	Taxes and Certain Other Debts Owed to Taxes, customs duties, and penalties owing to form	edera	al, sta	ite, and local governmental units as se	et forth in 11 U.S.C. § 507(a	a)(7).					
	Commitments to Maintain the Capital of Claims based on commitments to the FDIC, RTG of the Federal Reserve System, or their predects	C, Di	recto	r of the Office of Thrift Supervision, Co							
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for deathe or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intocicated from using alcohol, a drug, or another substance 11 U.S.C. § 507(a)(10).										
*Amo	*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.										
	CREDITOR'S NAME AND	CO	Н	DATE CLAIM WAS	TOTAL	AMOUNT ENTITLED TO	С				
	MAILING ADDRESS INCLUDING	E	w	INCURRED AND	AMOUNT	PRIORITY	υ				
	ZIP CODE AND ACCOUNT NO. (See Instructions)	В	C	CONSIDERATION FOR CLAIM	OF CLAIM	AMT NOT ENTITLED TO PRIORITY, IF ANY	D *				
	(Coo menous)	Ė		T OT OLY MINI							
				'			†				
							1				
					Total ->						
						Total ->					
							]				
					<u> </u>	1					
	Continuation Sheets attached.			Subtotal -> (Total of this page)							
	(Use only on last page of (Report total also			mpleted Schedule E. mary of Schedules.) Total ->							
	(Use only on last page of the completed Schedule E.)  If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)										

## Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 24 of 47

Form B6 F (10/06)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: BRYANT: ALTON Debtor(s) Case No. (if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. င္မ С DATE CLAIM WAS INCURRED CREDITOR'S NAME AND Ε W **AMOUNT** U MAILING ADDRESS AND CONSIDERATION FOR CLAIM. В J OF INCLUDING ZIP CODE D IF CLAIM IS SUBJECT TO SETOFF, SO STATE. С CLAIM Т AND ACCOUNT NUMBER 0 (See Instructions) R Personal loan U 371.50 355-66-0267 AmeriCash Loans, LLC 880 Lee Street, Suite 302 Des Plaines, IL 60016 (847) 827-9740 Personal loan U 1,554.42 211-131487 America's Financial Choic 3555 W. Irving Park Road Chicago, IL 60618 (773) 866-1400Personal loan U 4,439.00 00304279 American General Finance P O Box 790368 St. Louis, MO 63179-0368 (773) 283-4211 Personal loan U 346.50 1128 Americash Loans, LLC 1431 W. Montrose Chicago, IL 60613 (773) 296-9777 Personal loan U 2,452.56 1954 Americash Loans, LLC 1431 W. Montrose Chicago, IL 60613 (773) 296-9777 Credit card account IJ 2,315.98 5329063371463515 Bank of America P O Box 15726 Wilmington, DE 19886-5726 (800) 789-6685 11,479.96 Subtotal continuation sheets attached. Total 11,479.96

(Use only on last page of the completed Schedule F.) (Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

## Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 25 of 47

Blumithernis
Law Proc. cits
Form B6 F (10/06)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: BRYANT: ALTON Debtor(s) Case No. (if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. င္မ С DATE CLAIM WAS INCURRED CREDITOR'S NAME AND Ε W **AMOUNT** U MAILING ADDRESS AND CONSIDERATION FOR CLAIM. В J OF INCLUDING ZIP CODE D IF CLAIM IS SUBJECT TO SETOFF, SO STATE. С CLAIM Т AND ACCOUNT NUMBER 0 (See Instructions) R Credit card account U 636.78 5178057312101301 Capital One Bank P O Box 5294 Carol Stream, IL 60197-52 (800) 903-3637 Credit card account U 3,458.50 4266841129202873 Chase P O Box 15153 Wilmington, DE 19886-5153 (800) 955-9900 Credit card account U 6,537.67 4366111013349720 Chase P O Box 15153 Wilmington, DE 19886-5153 (800) 955-9900 Personal loan U 2,030.33 0267A5 Check 'n Go 2307 W. Lawrence Ave. Uni Chicago, IL 60625 773-271-0303 Credit card account U 17,889.42 5520300090<u>121322</u> GM Cardmember Services P O Box 80082 Salinas, CA 93912-0082 (800) 947-1000 Credit card account TJ 584.80 7753012155160178 Goodyear Credit Plan Processing Center Des Moines, IA 50364-0001 (888) 316-8480 \$ 31,137.50 Subtotal continuation sheets attached. Total 42,617.46

(Use only on last page of the completed Schedule F.) (Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

#### Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Page 26 of 47 Document

Form B6 F (10/06)

**Blumberg**Excelsior, Inc., Publisher, NYC 10013

In re: BRYANT: ALTON Debtor(s) Case No. (if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding un	secure	ed nonpri	ority claims to report on this Schedule F.			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	COD E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CUD	AMOUNT OF CLAIM
3018  Illinois Lending Corp. 100 W. Randolph Street Chicago, IL 60601 (312) 263-1400			Personal loan	Ū		1,035.20
5182840020122170  Imagine Payment Processing P O Box 136 Newark, NJ 07101-0136 (800) 838-0460			Credit Card account	Ū		278.32
IC017894-00 Insta Cash, Inc. 111 W. Jackson Blvd. Chicago, IL 60604			Personal loan	Ū		1,117.55
0000687636  Nationwide Loans L.P. 3435 N. Cicero Avenue Chicago, IL 60641			Personal loan	U		2,084.72
560015869  One Iron Ventures, Inc. D/B/A First Cash Advance 1238 N. Ashland Chicago, IL 60622 (773) 235-5500			Personal loan	U		1,170.00
558714204 One Iron Ventures, Inc. D/B/A First Cash Advance 1238 N. Ashland Chicago, IL 60622 (773) 235-5500			Personal loan	Ū		576.00
X continuation sheets attached.				Subtotal	\$	6,261.79
(Use only on last page of the completed Schedule F.)					\$	48,879.25

(Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain

Liabilities and Related Data.)

## Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 27 of 47

Form B6 F (10/06)

**Blumberg**Excelsior, Inc., Publisher, NYC 10013

In re: BRYANT: ALTON Debtor(s) Case No. (if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding ur	secure	ed nonpri	ority claims to report on this Schedule F.			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CD E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM: IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		C U D	AMOUNT OF CLAIM
LP029381-00  Payday Loans  172 A. West Madison  Chicago, IL 60602  (312) 422-6006			Personal loan in collection (71010755-00)	Ū		644.70
LP029381-00 Payday Loans C/O Devon Financial 8832 S. Cicero Oak Lawn, IL 60453 (708) 422-6006			Personal loan in collection. Notice only. (71010755-00)	υ		0.00
455-0201968  QC Financial Services  D/B/A National Quick Cask  4820 W. Irving Park Road  Chicago, IL 60641			Personal loan	Ū		2,270.39
5121070158408175  Sears Credit Card  P O Box 183082  Columbus, OH 43218-3082  (800) 669-8488			Credit card account	Ū		13,314.38
PD005-02115-05100  The Payday Loan Store of 701 N. Clark Street Chicago, IL 60651			Personal loan A/C# PD005-02115-05100003	Ū		1,911.68
CS001314-00 U.S. Auto Title Lenders 2922 N. Clark Street Chicago, IL 60657 (773) 549-5700			Personal loan	U		1,200.00
X continuation sheets attached.				Subtotal	\$	19,341.15
(Use only on last page of the completed Schedule F.)				Total	\$	68,220.40

(Use only on last page of the completed Schedule F (Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

## Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 28 of 47

Form B6 F (10/06)

**Blumberg**Excelsior, Inc., Publisher, NYC 10013

In re: BRYANT: ALTON Debtor(s) Case No. (if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Check this box if debtor has no creditors holding un	isecure	a nonpri	ority claims to report on this Schedule F.		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	OD EBTOR	H & J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CUD	AMOUNT OF CLAIM
628-001050 Universal Lenders, Inc. 5548 W. Fullerton Avenue Chicago, IL 60639 (773) 889-1050			Personal loan U		2,946.20
continuation sheets attached.	\$	2,946.20 71,166.60			

(Use only on last page of the completed Schedule F. (Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Form B6 G (10/06)

Law Plot. oth

In re: BRYANT: ALTON

BlumbergExcelsior, Inc., Publisher, NYC 10013

\_\_\_\_\_

Debtor(s) Case No.

(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. Monthly leasehold payment of \$860.00 to Sergio Guerrero 4720 N. Troy, Apt. 1 Chicago, IL 60625 Sergio Guerrero.

Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 30 of 47
BlumbergExcelsior, Inc., Publisher, NYC 10013

Form B6 H (10/06)

In re: Debtor(s) Case No. (if known) BRYANT: ALTON

## **SCHEDULE H - CODEBTORS**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

# Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 31 of 47

In re: BRYANT: ALTON Debtor(s) Case No. (if known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

	January 10 100 100 100 100 100 100 100 100 100				
		DEPENDENTS OF DEBTOR AND S	POUSE		
	Debtor's Marital Status	RELATIONSHIP		AGE	
	Single				
	Employment			 SPOUSE	
		· · · · · · · · · · · · · · · · · · ·		31 003L	
	Occupation Head Si Name of Employer Ci	ty of Chicago Water Managm			
	How long employed 12	vears			
	Address of Employer	, years			
	3300 E. Chelte	nham Place			
	Chicago, IL 60				
INCC	OME: (Estimate of average	e monthly income at time case filed)		DEBTOR	SPOUSE
1. C	Current monthly gross wag	es, salary, and commissions (pro rate if not paid month	ıly.)	3579.00	
2. E	stimate monthly overtime				
	SUBTOTAL			3579.00	0.00
	ESS PAYROLL DEDUCT				
a.	Payroll taxes and social	security		535.80	
		, -		350.46	
				46.06	
d.	Other (Specify)				
_					
		DEDUCTIONS		\$ 932.32 \$	0.00
6. T	OTAL NET MONTHLY TA	AKE HOME PAY		\$ 2646.68 \$	0.00
7. F	Regular income from opera	ation of business or profession or farm			
(a	ttach detailed statement)				
8. 11	ncome from real property_				
		support payments payable to the debtor for the debtor			
	se or that of dependents li		S		
		overnment assistance (Specify)			
Cor	ntribution from	elderly mother		200.00	
liv	<i>i</i> ing in apartmen	t with debtor			
	Pension or retirement inco				
13.	Other monthly income (Sp	pecify)			
			1		
14.	SUBTOTAL OF LINES 7	THROUGH 13			
15.	AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)		<u>\$ 2846.68 \$</u>	0.00
16.	COMBINED AVERAGE M	ONTHLY INCOME (Combine column totals		\$ 2846.68	
	from line 15; if there is onl	y one debtor repeat total reported on line 15)	·	Report also on Summary of Schedule	s and if annlicable

on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

No anticipated increase or decrease in income expected to occur within the year following the filing of this document.

Bluntberg's
Law Products

Relational 1887

Form B6 J (10/06)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: BRYANT: ALTON Debtor(s) Case No. (if known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Co bi-	emplete this schedule by estimating the average monthly expenses of the debtor and the debtor's family weekly, quarterly, semi-annually, or annually to show monthly rate.	
	Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet labeled "Spouse".	e a separate schedule of expenditures
1.	Rent or home mortgage payment (include lot rented for mobile home)	\$ 860.00
	a. Are real estate taxes included? Yes X No b. Is property insurance included? Yes X No	
2.	Utilities Electricity and Heating Fuel	380.00
	c. Telephone d. Other	100.00
	cell phone bill	80.00
	barber	40.00
	Personal hygiene products	100.00
4.	Home maintenance (repairs and upkeep)Food	400.00
5.	Clothing	120.00
о.	Laundry and dry cleaning	80.00
7.	Medical and dental expenses	60.00
	Transportation (not including car payments)	100.00
	Charitable contributions ————————————————————————————————————	20.00
11	. Insurance (not deducted from wages or included in home mortgage payments)	
	a. Homeowner's or renter's	
	b. Life	
	c. Health	
	d. Auto	120.00
	e. Other	
	car upkeep	100.00
	Taxes (not deducted from wages or included in home mortgage payments) (Specify)      Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)     a. Auto     b. Other     c. Other	281.22
15 16	. Alimony, maintenance, and support paid to others ————————————————————————————————————	
	. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  No anticipated increase or decrease in expenses expected to year following the filing of this document.	\$ 2921.22 occur within the
2	0. STATEMENT OF MONTHLY NET INCOME	
	a. Average monthly income from line 15 of Schedule I	_
	b. Average monthly expenses from Line 18 above	
	c. Monthly net income (a. minus b.)	0.00



BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: BRYANT: ALTON Debtor(s) Case No. (if known)

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	Signature /S/ Alton Bryant	
Date———	BRYANT: ALTON Signature	Debtor
Date	Signature	(Joint Debtor, if any)
	(If joint case, both spouses must sign.)	
	O SIGNATURE OF NON-ATTORNEY BANKE ITION PREPARER (See U.S.C. §110.)	RUPTCY
document for compensation and have pro under 11 U.S.C. §§110(b), 110(h), and 34 §110(h) setting a maximum fee for service	1) I am a bankruptcy petition preparer as defined in 11 U.S.C ovided the debtor with a copy of this document and the notice 42(b); and (3) if rules or guidelines have been promulgated prescreamed by bankruptcy petition preparers, I have given document for filing for a debtor or accepting any fee from the	es and information required bursuant to 11 U.S.C. It the debtor notice of the
Print or Type Name and Title, if any, of E		ecurity No. (Required by
If the bankruptcy petition preparer is not officer, principal, responsible person, or Address:	t an individual, state the name, title (if any), address, and soc	C. §110.)  cial security number of the
X Signature of Bankruptcy Petition Prep		
Names and Social Security Numbers of all bankruptcy petition preparer is not an ind	all other individuals who prepared or assisted in preparing this lividual:	s document, unless the
	1 11: 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	m for each person
	attach additional signed sheets conforming to the appropriate Official Formuly with the provisions of title 11 and the Federal Rules of Bankruptcy 18 U.S.C. §156.	
A bankruptcy petition preparer's failure to comfines or imprisonment or both. 11 U.S.C. §110;	aply with the provisions of title 11 and the Federal Rules of Bankruptcy	Procedure may result in
A bankruptcy petition preparer's failure to comfines or imprisonment or both. 11 U.S.C. §110;  DECLARATION UNDER PENALTY  I, the or a member or an authorized agent of the named as debtor in this case, declare under sheets, and that they	aply with the provisions of title 11 and the Federal Rules of Bankruptcy 18 U.S.C. §156.  Y OF PERJURY ON BEHALF OF CORPORATIO  [the president or other officer or an auth	Procedure may result in  ON OR PARTNERSHIP  orized agent of the corporation or partnership]  and schedules, consisting of
A bankruptcy petition preparer's failure to comfines or imprisonment or both. 11 U.S.C. §110;  DECLARATION UNDER PENALTY  I, the or a member or an authorized agent of the named as debtor in this case, declare under sheets, and that they (Total shown on summary page plus 1.)	ply with the provisions of title 11 and the Federal Rules of Bankruptcy 18 U.S.C. §156.  Y OF PERJURY ON BEHALF OF CORPORATIO  [the president or other officer or an auth e partnership] of the [corporate er penalty of perjury that I have read the foregoing summary a	Procedure may result in  ON OR PARTNERSHIP  orized agent of the corporation or partnership]  and schedules, consisting of
A bankruptcy petition preparer's failure to comfines or imprisonment or both. 11 U.S.C. §110;  DECLARATION UNDER PENALTY  I, the or a member or an authorized agent of the named as debtor in this case, declare under sheets, and that they	ply with the provisions of title 11 and the Federal Rules of Bankruptcy 18 U.S.C. §156.  Y OF PERJURY ON BEHALF OF CORPORATIO  [the president or other officer or an auth e partnership] of the [corporate er penalty of perjury that I have read the foregoing summary a	Procedure may result in  ON OR PARTNERSHIP  orized agent of the corporation or partnership]  and schedules, consisting of

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

#### Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Page 34 of 47 Document



Form 7 Stmt of Financial Affairs (04/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

#### STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF Illinois

In re: BRYANT: ALTON

Debtor(s) Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or selfemployed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question

#### **DEFINATIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

#### NONE

#### 01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment trade or profession or from operation of the debtor's business including part-time activities either as an employee or in independent trade or business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains or has maintained financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
35937.00	2006 income
35103.00	2005 income
43390.54	Year to date income



## 02 Rase M2 34141 THAN FROM FINE LOVING PAGE 35 OF 47

State the amount of income received by the debtor other than from employment trade profession operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

## NONE

#### 03A PAYMENTS TO CREDITORS

List all payments on loans installment purchases of goods or services and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

## NONE

#### 03B PAYMENTS TO CREDITORS

List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

### NONE

#### 03C PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

## NONE

## 04A SBRS ANBALMINISTRATIVE FIRE CLEEBINGS EXECTORED AND APPA MAINENTS DOCUMENT Page 36 of 47

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

### NONE

#### 04B SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

## NONE

#### 05 REPOSSESSIONS FORECLOSURES AND RETURNS

List all property that has been repossessed by a creditor sold at a foreclosure sale transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

### IX I

#### 06A ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

## IX I

#### 06B ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the ands of a custodian receiver or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless spouses are separated and a joint petition is not filed.)

## NONE

07 Gase 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 37 of 47

7List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

## NONE

#### 08 LOSSES

List all losses from fire theft other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

#### NONE

#### 09 PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons including attorneys for consultation concerning debt consolidation relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Carl B. Boyd 11528 S. Halsted Chicago, IL 60628 12/21/07

\$401.00

## NONE

#### 10A OTHER TRANSFERS

List all other property other than property transferred in the ordinary course of the business or financial affairs of the debtor transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)



## 10B GARER 7724151ER Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 38 of 47

List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NONE

#### 11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking savings or other financial accounts certificates of deposit or other instruments; shares and share accounts held in banks credit unions pension funds cooperatives associations brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE

#### 12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE

#### 13 SETOFFS

List all setoffs made by any creditor including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 14 PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NONE

## 15 GREEN OF DEED OF FILE 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 39 of 47

If debtor has moved within three years immediately preceding the commencement of this case list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

3043 W. Gunnison Chicago, IL 60625

Alton Bryant

1998 - 2005



#### 16 SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.



## 17A ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice and if known the Environmental Law:

### IXI

#### 17B ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

## NONE

#### 17C ENVIRONMENTAL INFORMATION

List all judicial or administrative proceedings including settlements or orders under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding and the docket number.

NONE

## Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main

18A NATURE LOCATION AND NAME OF BUSINESS Page 40 of 47

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a partnership, sole proprietor or was self-employed in a trade, profession or other activity either full-or part-time within six years immediately preceding the commencement of this case or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all business in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NONE

#### 18B NATURE LOCATION AND NAME OF BUSINESS

Identify any business listed in response to subdivision a. ,above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.

#### Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 41 of 47

Unsworn Declaration SFA (10/06) BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: BRYANT: ALTON

Debtor(s) Case No.

(if known)

#### **DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS**

#### **DECLARATION UNDER PENALTY OF PERJURY**

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	12/21/07	Signature/3/ Alton Bryant	BRYANT:	ALTON
Date		Signature		
		(if joint case, both spouses must sign.)		
	CERTIFICATION AND SIGNATURE OF NON-ATTORNEY I	BANKRUPTCY PETITION PREPARER (Se	e 11 U.S.C. §110)	
	Printed or Typed Name of Bankruptcy Petition Preparer	Social Security Number (Required by U.S.C.§110(c)).		
Addre	ess			
Name	es and Social Security Numbers of all other individuals who prepa	ared or assisted in preparing this document:		
If mor	re than one person prepared this document, attach additional sign	ned sheets confirming to the appropriate Of	ficial Form for each	person.
Χ				
Sigi	nature of Bankruptcy Petition Preparer	Date		
A bank	kruptcy petition preparer's failure to comply with the provisions of title 11 and the Feder	ral Rules of Bankruptcy Procedure may result in fines or in	prisonment or both.	
	DECLARATION UNDER PENALTY OF PERJURY C	ON BEHALF OF CORPORATION OR PART	NERSHIP	
I, the	(the p	president or other officer or an authorized a	gent of the corporati	on or a
memb	per or an authorized agent of the partnership) of the		(corporation or part	nership)
name	d as debtor in this case, declare under penalty of perjury that I have			
	Sneets, and that they are true Continuation sheets attached	and correct to the best of my knowledge, in	iformation, and belie	et.
Date	12/21/2007	Signature		
		-		

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §152 and 3571.

(An individual signing on behalf of a partnership or corporatoin must indicate position or relationship to debtor.)

(Print or type name of individual signing on behalf of debtor.)

Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 42 of 47

Blumberg's Law Products

3093W - Designation of Agent

BlumbergExcelsior, Inc., Publisher, NYC 10013

#### UNITED STATES BANKRUPTCY COURT

NORTHERN **DISTRICT OF** Illinois

In re: BRYANT: ALTON

Case No.

Debtor(s)

Chapter 7

### **DESIGNATION OF AGENT**

We hereby designate our attorney, whose signature, name, address, Identification Number (if applicable), and telephone number are set forth below, as our agent to receive service of process and service of all pleadings in all proceedings, including adversary actions and contested matters, pursuant to Bankruptcy Rule 70004 (b)(8), in this Court arising in this case. This designation shall expire the 60th day after the latest of the following dates which may be applicable in this case: entry of Discharge of Debtor, the last date permitted for filing of complaints objecting to discharge under 11 U.S.C. 727 or dischargeability of debts under 11 U.S.C. 523, or the date an order of confirmation of a Chapter 11 or Chapter 12 plan is entered.

Dated:	12/21/07	
Debtor	/S/ Alton Bryant BRYANT: ALTON	
Debtor		
Attorne	y /S/ Carl B. Boyd Carl B. Boyd	 6206607

#### UNITED STATES BANKRUPTCY COURT

NORTHERN **DISTRICT OF** Illinois

In re:	BRYANT:	ALTON	Case No.	
		Debtor(s	s)	
		`	Chapter	-

#### **VERIFICATION OF CREDITOR MATRIX**

The above-named debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Dated:	12/21/07	1		
Debtor	/S/ Alto			
Debtor				

Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main

Document Page 44 of 47

3087 Equity security holders list, chapter 11, 12-95, W

#### UNITED STATES BANKRUPTCY COURT NORTHERN

**DISTRICT OF Illinois** 

Debtor(s) Case No. In re: BRYANT: ALTON (if known)

LIST OF EQUITY SECURITY HOLDERS

REGISTERED NAME OF HOLDER OF SECURITY NUMBER KIND OF INTEREST CLASS OF REGISTERED REGISTERED LAST KNOWN ADDRESS OF PLACE OF BUSINESS SECURITY

A/C# Citizens Automobile Finance Secured 2002 Chevrolet P O Box 42115 Claim 000002708 Trailblazer Providence, RI 02940-2115 755208

**Toyota Financial Services** Secured A/C# 004 Auto loan on 2001 P O Box 5855 6270116 claim **Toyota Camry** 

Carol STream, IL 60197

#### Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Case 07-24141 Doc 1 Page 45 of 47 Document

Form B4W (10/05)

BlumbergExcelsior, Inc., Publisher, NYC 10013

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NORTHE

Illinois

BRYANT: ALTON

Debtor(s) Case No.

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P.1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C.§101(30) or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims.

(1)  NAME OF CREDITOR AND COMPLETE  MAILING ADDRESS INCLUDING  ZIP CODE	(2)  NAME, TELEPHONE NUMBER AND COMPLETE MAILING ADDRESS, INCLUDING ZIP CODE OF EMPLOYEE, AGENT, OR DEPARTMENT OF CREDITOR FAMILIAR WITH CLAIM.	(3) NATURE OF CLAIM (trade debt, bank loan, government contract, etc)	(4) C U S D	(5)  AMOUNT OF CLAIM  (If secured also state value of security)
GM Cardmember Services P O Box 80082 Salinas, CA 93912-0082 (800) 947-1000			U	17,889.42
Sears Credit Card P O Box 183082 Columbus, OH 43218-3082 (800) 669-8488			U	13,314.38
Chase P O Box 15153 Wilmington, DE 19886-5153 (800) 955-9900			Ū	6,537.67
American General Finance P O Box 790368 St. Louis, MO 63179-0368 (773) 283-4211			U	4,439.00
Chase P O Box 15153 Wilmington, DE 19886-5153 (800) 955-9900			Ū	3,458.50
Universal Lenders, Inc. 5548 W. Fullerton Avenue Chicago, IL 60639 (773) 889-1050			U	2,946.20
Americash Loans, LLC 1431 W. Montrose Chicago, IL 60613 (773) 296-9777			U	2,452.56
Bank of America P O Box 15726 Wilmington, DE 19886-5726 (800) 789-6685			Ū	2,315.98
QC Financial Services D/B/A National Quick Cask #4 4820 W. Irving Park Road Chicago, IL 60641			Ū	2,270.39
Nationwide Loans L.P. 3435 N. Cicero Avenue Chicago, IL 60641			U	2,084.72

## Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 46 of 47

Form B4W (10/05)

BlumbergExcelsior, Inc., Publisher, NYC 10013

UNITED STATES BANKRUPTCY COURT

NORTHE DISTRICT OF

Illinois

BRYANT: ALTON

Debtor(s) Case No.

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P.1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C.§101(30) or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims.

(1)  NAME OF CREDITOR AND COMPLETE  MAILING ADDRESS INCLUDING  ZIP CODE	(2)  NAME, TELEPHONE NUMBER AND COMPLETE  MAILING ADDRESS, INCLUDING ZIP CODE OF EMPLOYEE, AGENT, OR DEPARTMENT OF CREDITOR FAMILIAR WITH CLAIM.	(3) NATURE OF CLAIM (trade debt, bank loan, government contract, etc)	(4) C U S D	(5)  AMOUNT OF CLAIM  (If secured also state value of security)
Check 'n Go 2307 W. Lawrence Ave. Unit A Chicago, IL 60625 773-271-0303			U	2,030.33
The Payday Loan Store of Ill 701 N. Clark Street Chicago, IL 60651			U	1,911.68
America's Financial Choice 3555 W. Irving Park Road Chicago, IL 60618 (773) 866-1400			U	1,554.42
U.S. Auto Title Lenders 2922 N. Clark Street Chicago, IL 60657 (773) 549-5700			Ū	1,200.00
One Iron Ventures, Inc.  D/B/A First Cash Advance  1238 N. Ashland  Chicago, IL 60622  (773) 235 5500			Ū	1,170.00
Insta Cash, Inc. 111 W. Jackson Blvd. Chicago, IL 60604			U	1,117.55
Illinois Lending Corp. 100 W. Randolph Street Chicago, IL 60601 (312) 263-1400			Ū	1,035.20
Payday Loans 172 A. West Madison Chicago, IL 60602 (312) 422-6006			Ū	644.70
Capital One Bank P O Box 5294 Carol Stream, IL 60197-5294 (800) 903-3637			U	636.78
Goodyear Credit Plan Processing Center Des Moines, IA 50364-0001 (888) 316-8480			Ū	584.80

<sup>&</sup>quot;(4) C U D S" If contingent, enter C; if unliquidated, enter U; if disputed, enter D; if subject to setoff, enter S.

## Case 07-24141 Doc 1 Filed 12/21/07 Entered 12/21/07 15:46:32 Desc Main Document Page 47 of 47

Form B4W (10/05)

BlumbergExcelsior, Inc., Publisher, NYC 10013

BRYANT: ALTON

NORTHE DISTRICT OF

Illinois

Debtor(s) Case No.

#### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P.1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C.§101(30) or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims.

unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims.						
(1)  NAME OF CREDITOR AND COMPLETE  MAILING ADDRESS INCLUDING  ZIP CODE	(2)  NAME, TELEPHONE NUMBER AND COMPLETE  MAILING ADDRESS, INCLUDING ZIP CODE OF  EMPLOYEE, AGENT, OR DEPARTMENT OF  CREDITOR FAMILIAR WITH CLAIM.	(3) NATURE OF CLAIM (trade debt, bank loan, government contract, etc)	(4) C U S D	(5)  AMOUNT OF CLAIM  (If secured also state value of security)		
One Iron Ventures, Inc. D/B/A First Cash Advance 1238 N. Ashland Chicago, IL 60622 (773) 235-5500			U	576.00		
AmeriCash Loans, LLC 880 Lee Street, Suite 302 Des Plaines, IL 60016 (847) 827-9740			U	371.50		
Americash Loans, LLC 1431 W. Montrose Chicago, IL 60613 (773) 296-9777			U	346.50		
Imagine Payment Processing P O Box 136 Newark, NJ 07101-0136 (800) 838-0460			Ū	278.32		
Payday Loans C/O Devon Financial 8832 S. Cicero Oak Lawn, IL 60453 (708) 422 6006			Ū	0.00		